

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Iulian Bika
Cristina Bika
Debtors

Case No. 22-01550-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 28, 2024

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2024:

Recip ID	Recipient Name and Address
db/jdb	Iulian Bika, Cristina Bika, 118 Smithtown Drive, Greentown, PA 18426
5491122	Jack Williams, 17-Hamlin 576 Easton Turnpike, Lake Ariel, PA 18436
5491123	Lakeview Loan Servicing, LLC, P.O. Box 8088, Virginia Beach, VA 23450
5491124	+ New York State Department of Taxation and Fin, W.A. Harriman Campus, Albany, NY 12227-0001

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Feb 28 2024 23:47:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Feb 28 2024 23:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5491116	^ MEBN	Feb 28 2024 18:43:59	Aspire, P.O. Box 650832, Dallas, TX 75265-0832
5491117	+ EDI: CITICORP	Feb 28 2024 23:47:00	Best Buy, PO Box 70601, Philadelphia, PA 19176-0601
5491118	+ EDI: CAPONEAUTO.COM	Feb 28 2024 23:47:00	Capital One Auto Finance, P.O.Box 60511, City Of Industry, CA 91716-0511
5491863	+ EDI: AISACG.COM	Feb 28 2024 23:47:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5491120	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 28 2024 18:48:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
5491121	EDI: IRS.COM	Feb 28 2024 23:47:00	IRS -- Department of Treasury, P.O. Box 7122, San Francisco, CA 94120-7122
5491125	+ EDI: SYNC	Feb 28 2024 23:47:00	Synchrony, 140 Wekiva Springs Road, Longwood, FL 32779-3604
5491219	+ EDI: PRA.COM	Feb 28 2024 23:47:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5491119	*	Cristina Bika, 118 Smithtown Dr., Greentown, PA 18426

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2024 at the address(es) listed below:

Name	Email Address
Jeb Singer	on behalf of Debtor 2 Cristina Bika jebsinger@gmail.com
Jeb Singer	on behalf of Debtor 1 Iulian Bika jebsinger@gmail.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfbis.com
Laurel Grass	on behalf of Debtor 1 Iulian Bika lgrass@leechtishman.com
Laurel Grass	on behalf of Debtor 2 Cristina Bika lgrass@leechtishman.com
Michael Patrick Farrington	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Julian Bika

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7737

EIN --

Debtor 2

Cristina Bika

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8345

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-01550-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Julian Bika

Cristina Bika

2/28/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.